



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit : 3628  
Examiner : Bui, Thach H.  
Serial No. : 09/578,085  
Filed : May 24, 2000  
Inventor : Richard Palmeri  
Title : SYSTEM FOR ELECTRONIC  
: RE-ALLOCATION OF A  
: TRANSACTION AMOUNT TO  
: AN INVESTMENT

Docket: 1008-00  
Dated: November 19, 2002

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10/04/02

RESPONSE

Assistant Commissioner for Patents  
Washington, DC 20231

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DEC 02 2002  
GROUP 3600

Sir:

In response to the Official Action dated July 18, 2002, we submit the following remarks.

REMARKS

We note with appreciation the Examiner's acknowledgement of the prior art cited by the Applicant. The status of the case is as follows:

Claims 1-29 stand rejected under 35 USC 112.

Claims 1-2, 5-6, 11-15, 17, 19-21, 23, and 26-28 stand rejected under 35 USC 102(b) over the Hoffman reference.

Claims 3-5, 9-10, 16, 18, 24-25, and 29 stand rejected under 35 USC 103(a) over the Hoffman reference.

Turning first to matters of form, the Examiner has objected to the Specification on the ground that it contains public domain information in the form of the URLs www.visa.com and www.mastercard.com. We respectfully note that the inclusion of information in the